

1921 LIFE INSURANCE IS NEAR 1920 MARK

Business Shows Progress, Holcombe Tells Presidents of Companies.

DEATH RATE STILL FALLS

Tuberculosis and Other Diseases Less Menacing, Automobiles' Record Gains.

Despite a period of financial depression in the current year as compared with 1920 the number of new life insurance policies bought this year in the United States will be only three-quarters of 1 per cent. below the high record for 1920, according to estimates presented yesterday at the opening of the fifteenth annual convention of the Association of Life Insurance Presidents in the Hotel Astor.

The number of new policies will approximate 13,150,000 for this year, as against 12,845,000 last year, and will represent an increase of about 2.5 per cent. over 1920, according to estimates presented by John M. Holcombe, president of the Phoenix Mutual Life Insurance Company of Hartford.

Although the actual figures appear to indicate a falling off they actually mark progress rather than retrogression, Mr. Holcombe said. In 1919 the life insurance companies enjoyed an unparalleled increase of 62 per cent. over the business of 1918.

"Most of us," Mr. Holcombe said, "would have been satisfied if the 1920 new business equaled that of 1919. We could hardly expect an increase, yet it was attained. When the returns for 1920 were in it was found that the new business was 21 per cent. greater than in 1919.

Decline in Death Rate.

Robert Lynn Cox, third vice-president of the Metropolitan Life Insurance Company, presented figures showing that the life insurance death rate has dropped from 8.55 a thousand in 1920 to 8.35 a thousand in 1921 for the United States and Canada. These figures were taken from the records of deaths in thirty-seven of the leading American life companies. Applied to the population of the two countries, Mr. Cox said, they indicate 150,000 fewer deaths this year than last. The 1921 figures show, he added, that influenza had almost disappeared from the United States and Canada, that pneumonia has decreased about 50 per cent. from 1920, and that mortality from automobile accidents has shown a 15 per cent. increase with a probable total of 10,000 deaths.

Speaking of the principal causes of death Mr. Cox said:

"Through we learn that tuberculosis has caused 22,443 deaths, about one in nine of all deaths in 1921, we have in mind that ten years ago it caused nearly one death among every four.

"Within recent years typhoid fever has been relegated to a place of minor importance, though in former years it played havoc with the lives of our people. This in large part is due to the discovery—that dread destroyer of child life for centuries past, which in recent years has been largely brought under medical control and thereby put into a comparatively minor place among the causes of death.

"The number of deaths in 1921 caused by automobiles and other motor driven vehicles as reported by the life insurance companies that furnished their figures for compilation was 2,221, an increase of nearly 15 per cent. over 1920. Our experience for ten months shows that 10,000 human lives will be brought to premature deaths in 1921 by motor

driven vehicles, at an economic loss to the world of at least \$25,000,000, and yet we are in the habit of counting automobile cost in terms of cars, gas, oil, tires and accessories."

Secretary of War Weeks, who besides being a former member of the Senate, is a banker and economist of international repute, delivered an address on "Sound Thinking by the People and for the People." He criticized the tendency toward government by groups, and pointed to the record of the so-called agricultural bloc. He blamed the agricultural group for uniting with a solid minority in Congress, and successfully opposing more drastic reduction of the taxes on large incomes. He encouraged by its success the agricultural bloc had in contemplation a further programme which the Secretary outlined and commented upon as follows:

"1. A pure wool bill intended to improve the market for wool but restrict the use of shoddy and substitutes for wool. Of course there should be a means of determining, as there is now, whether or not one is buying woolen goods or substitutes for wool, but if any one wishes to buy substitutes for wool there should be no restriction on the possibility of his doing so.

"2. A bill regulating cold storage in such a manner that none but producers of cold storage products may keep them in cold storage longer than certain periods. If the purchaser of an article wishes to know the time it has been in storage present laws are sufficient to protect him. If it were not for cold storage the price of many articles of food would be measurably higher.

"3. A Federal highway bill along lines favored by farmers and opposed by automobilists. It would mean that Federal aid should be given to developing roads which are not thoroughfares but merely local in character; and that a bill to provide a representative of agriculture on the Federal Reserve Board with a view to making the acts of that body more helpful to agriculture than at present. If it is desirable to have a representative of agriculture on the Federal Reserve Board, logically it would be desirable to have a representative of manufacturers, of labor, of commerce, or any great industry on that board. The Federal Reserve Board should impartially administer the law with the sole purpose in view of benefiting the entire country and not any one class."

Sees Nation's Remedy in Work.

Secretary Weeks declared emphatically that the only panacea for the nation's ills was work and then more work. Continuing, he said:

"I cannot help feeling, after considering Congress and Congressional action from the viewpoint of an executive officer of the Government, that criticism of Congress has become largely a habit and originates in many cases with those having a special axe to grind or who are not familiar with the facts. Our Representatives, to the average citizen, seem to be adequate individually but collectively to be blamed for everything that goes wrong. That Congress is endeavoring to provide for the real desires of the great mass of our people does not, in my opinion, admit of discussion.

"I can speak with a little more definiteness with reference to the administrative branch of the Government. Nothing, I think, can exceed the breadth, strength and natural leadership of the President. His humanitarian view of the common sense in dealing with all kinds of problems and his real desire to be helpful to all of our people are so apparent that there is universal acknowledgment of his great qualities; and if, from the administrative standpoint, there do not seem to be entire smoothness of action and satisfactory results obtained, it must be remembered that all administrative matters were in a more or less distorted and chaotic condition last March.

Other speakers were Alfred H. Horr, vice-president and treasurer of the Equitable Life Assurance Society; the Rev. Canon Cady of St. Paul's Church, Toronto; Dr. J. M. H. of the University of Toronto; Dr. Livingston Farrand of Cornell University, who spoke on "Health, the Foundation to Material and Moral National Strength," and Herbert C. Cox, president of the Canada Life Assurance Company, who was chairman of the convention.

COURT TO WITNESS TEST OF INVENTION

Man Holding Stock Charges Fraud in Device Said to Produce Gasoline.

Louis E. Enright, who has invented a machine by which he claims he can produce gasoline for two cents a gallon, will set up his machine in the Nassau County Court in Mineola before Judge Lewis J. Smith this morning and see if it can do what he says it will. The gasoline, Enright says, is produced by burning salt peat in his machine, but the men who invested in his company are sceptical and one of them, W. H. Doolittle of Woodmere, has brought suit against Enright for \$1,000.

Doolittle claims that Enright sold his stock in the Enright Peat Gasoline Company, Inc., but that the sale was a fraud because, he charges, the gasoline Enright's machine apparently produces by burning peat is hidden in a secret chamber in the contrivance and released when the operator turns a valve and lets it run out after the peat has been burned. Two chemists went over the machine last night looking for the hidden chamber, and this morning the jury will be permitted to see the parts. Then the machine will be assembled and Enright will give his demonstration. He says he cannot fail.

One of the important witnesses against Enright yesterday was Charles Krausler of Farmingdale, who was secretary of the company. He said he received an interest in the concern because he induced his friends to invest money. He told of demonstrations that Enright had given, but said that the inventor for a long time would give but one demonstration. The gasoline, Krausler testified, was contained in a secret copper bowl, which Enright released after each demonstration. Each time there was a demonstration, Krausler said, Enright would pour something from a bottle into the copper bowl, and he said that after some time he found that this bottle contained pure gasoline. So soon as he found this out, he declared, he told salesmen not to sell any more stock of the company.

PULLS GUN TO HANDCUFF TRUANT'S DAD IN COURT

Deputy Uses Force With Man Whose Boy Missed School.

Leo Untermyer, a special investigator, of 338 Fifth street was convicted in the Municipal Term of the Magistrate's Court yesterday of failing to send his fifteen-year-old son to school. He protested so vehemently when handcuffed, Krausler said, Enright would pour something from a bottle into the copper bowl, and he said that after some time he found that this bottle contained pure gasoline. So soon as he found this out, he declared, he told salesmen not to sell any more stock of the company.

Magistrate Brough sentenced Untermyer to pay a fine of \$10 or serve three days in jail. Untermyer was convicted on November 3 for a similar offence and went to the Tombs, being unable to pay a \$3 fine. He was handcuffed then, he said, despite his objections, and marched through the streets to the prison. He contended that he had sent his son to school, but that the boy failed to attend.

JEWISH RELIEF NEAR MILLION.

Nearly \$1,000,000 has been raised in the American Jewish Relief Committee appeal for \$14,000,000. Twenty-five States have accepted quotas aggregating \$4,610,000. David A. Brown, chairman, announced yesterday, after attending a conference in Chicago, St. Louis and Atlanta. In these twenty-five States the Jewish population is estimated at 800,000. There are 2,200,000 Jews in the rest of the country.

WILKINSON ADMITS HIS WIFE'S CHARGES

Answer to Unfiled Suit Says She Condoned Acts by Her Later Actions.

From papers filed yesterday in the Supreme Court by William J. Wilkinson of Great Neck, L. I., who in October sued William F. Schlemmer of the Hamacher, Schlemmer & Co. hardware concern, for \$500,000 damages alleging alienation of the affections of Mrs. Wilkinson, it was learned that Wilkinson's wife sued him for divorce two weeks ago. Mrs. Schlemmer already has sued for separation. In an answer to his wife's suit filed by Wilkinson, yesterday, he admits that he was arrested once for beating Schlemmer in the street.

Mrs. Wilkinson's complaint has not yet been filed, but that it charges Wilkinson with at least twenty acts of misconduct is apparent from his answer in which, paragraph by paragraph, he admits the full score, but insists that his wife condoned them all by continuing to live with him after she had taxed him with them and he had owned up. He built her her house at Great Neck after that, he says, and she found serenity and happiness in looking after the flower beds and contriving decorative effects for the house.

Wilkinson's answer contains a counterclaim in which he asserts that one of the charges which already are embodied in the complaint in which he accuses Schlemmer of alienating Mrs. Wilkinson's affections, and considerable new matter describing the humiliations which he alleges came into his life after Mrs. Wilkinson met Schlemmer, who had an affair with her, and who, as he says, was of Danish extraction, persuaded him to take her to Europe in 1918, but after a brief inspection of Denmark hurried to Paris, where Schlemmer had preceded her and who, as soon as she arrived, began calling upon her every day. Several times Wilkinson remonstrated, his answer says, and once, he says, told Mrs. Wilkinson she could not go out that night. Her answer, he declares, was to tell him "to go out and stay out till morning and have a real Parisian time," and that Schlemmer, who was present, counselled him to the same effect.

Ultimately, for the maintenance of peace, he was host at a party in one of the night resorts of Montmartre. His wife and Schlemmer, he declares, took more champagne than was good for them and acted in such a way that he paid the check summarily and left. Later, he says, on their way back to this country the friendship of Mrs. Wilkinson and Schlemmer aboard the steamship was of such a public character as to cause other passengers to pity him when they did not laugh behind his back.

Finally, upon arriving here, he gave a dance party at the Hotel Biltmore. Upon that occasion, he contends, both his wife and Schlemmer announced their love for each other frankly to a number of the guests. After the party Wilkinson and his wife separated and, he says, have not listened to any of the friends who have sought to reunite them.

\$20 for Every Resident War's 1923 Budget Toll

Special Despatch to THE NEW YORK HERALD.

WASHINGTON, D. C., Dec. 8. (AP)—APPROXIMATELY \$20 will be spent for each resident of the United States by the Federal Government as a result of and for defence purposes in the fiscal year 1923, it is shown in the budget estimates now before Congress.

The navy cost is estimated at more than \$4 per capita and the War Department is preparing to spend more than \$3 for each resident of the country. Preparation for war, or, more properly, national defence, therefore, will cost nearly \$8 per capita.

About \$12 must be expended under the estimates as a result of past wars. Interest on the national debt will total more than \$9 per capita. In addition, the debt service will require approximately \$3 for each person in reduction of the principal. Pensions of the civil war will total nearly \$2 per capita.

BENNETT BALLOON RACE TO START FROM GENEVA

Bern, Dec. 8.—Geneva as the starting point for the 1922 Gordon Bennett balloon race has been practically decided upon by the Swiss Aero Club, and final decision in the matter is expected Saturday.

Bern has renounced her claim to the distinction, recognizing that the soundings are not conducive to favorable takeoffs.

HIGH ALTITUDE FLIGHT UPSETS BOMB THEORY

DARTON, Ohio, Dec. 8.—The feat of Lieut. Leigh Wade, a test pilot at McCook Aviation Field, in reaching an altitude of 26,000 feet in a United States Army Martin bombing plane today was acclaimed by officers at the field as demonstrating the practicability of day-light bombing. Heretofore, they said, limited speed of the heavy planes and inability to reach high altitudes had led to the belief that only night bombing expeditions could be successfully conducted.

Following Lieut. Wade's flight today, during which he carried an observer, officers voiced belief that he had established a world's record for a multi-motored plane with two occupants. They could give no data, however, on previous records.

WHISKEY CONCEALS PLUME SMUGGLING

New Waterfront Trick Laid Bare When Bird of Paradise Feathers Tickle Man.

What Government agents assert is one of a long series of smuggling cases in which a bottle of whiskey is used as a "blind" to cover up more important goods, was made public yesterday when Stefano Randazzo, a boss stevedore employed by Brady & Gioe, 15 Whitehall street, was held in \$5,500 bail for the Grand Jury by Commissioner Hitchcock.

Randazzo, according to Agents Starace and Mangan, who arrested him late Wednesday night as he left Pier 25, Hudson River, had three valuable bird of paradise plumes concealed underneath his shirt. In his side pocket, and quite conspicuously displayed, Randazzo carried the quart bottle of whiskey. It was while the agents were searching him for more whiskey that Randazzo jumped about suddenly, tickled by the plumes which he had concealed.

The agents assert that Randazzo, in company with other men who were working along the docks, was advance agent for the sale of smuggled goods. These men are believed to carry "samples" of the goods which they have to smuggle from aboard the ship and when a customer is found the arrangement is made. The whiskey is carried, the customs agents say, as a "blind" to be surrendered when searched and thus divert attention from the main goods being smuggled over the side. It was said that the three plumes found on Randazzo would easily retail for \$75 to \$100 each.

Assistant United States Attorney Herman L. Falk, who presented the charge against Randazzo, said he believed that the arrest of the prisoner had put the customs agents on the trail of several such cases which have been going on for some time and which they believe are the work of an organized waterfront gang.

SOUTHERN SOCIETY TO DINE.

Martin W. Littleton announced yesterday that the speakers at the New York Southern Society dinner at the Waldorf December 14 would be J. Thomas Heflin, United States Senator from Alabama; Joseph W. Bailey, former Senator from Texas, and Bishop Thomas F. Gallor of Tennessee.

Franklin Simon & Co.

A Store of Individual Shops
FIFTH AVENUE, 37th and 38th STS.

FOR MADEMOISELLE (14 to 20 yrs.)
SMART SILHOUETTES IN WINTER COATS AND COAT-WRAPS

78.00

Straightline, bloused or wrap-coats in Normandy, Panvelaine or Gerona in all the smart shades of the season, with wide collars of taupe wolf, beaver or caracul fur; also models without fur.

CARACUL, SQUIRREL OR BEAVER TRIMMED WRAP-COATS

115.00

Wrap-coats of Marvella or Gerona with waistline sleeve tapering into a narrow cuff; black with caracul fur collar, navy blue or black with squirrel fur, or brown or navy blue with beaver fur.

MISSIE'S COAT SHOP—Second Floor

Contribute to the Y.W.C.A. campaign and do your share for New York's Christmas gift to her girls.

Franklin Simon & Co.

A Store of Individual Shops
FIFTH AVENUE, 37th and 38th STS.

FOR MADEMOISELLE (14 to 20 yrs.)

Beads and Sequins Make Holiday Frocks Twinkle Like Christmas Stars

FROCKS BEADED IN PEARLS AND CRYSTALS

49.50

Crêpe de chine frocks in black, king's blue, jade or the new Indian red, achieve the fashionable uneven hem line by Vionnet side panels which are exquisitely embroidered as well as beaded in crystal and pearls.

DANCE FROCKS OF NET AND SEQUINS

59.50

Frocks of iridescent sequins combined with net in rose, white, jade, or sapphire blue; taffeta foundation.

MISSIE'S DRESS SHOP—Second Floor

Thinking of buying an automobile? Or selling or exchanging your old one? You get quick action in The Automobile Exchange—Want Ad, Section of THE NEW YORK HERALD.

Best MADE CLOTHES FOR MEN

BUSINESS SUITS
Pencil Stripes, Checks, Mixtures
\$35 \$40 \$45

WINTER OVERCOATS
Box and Ulsterette Models
\$40 \$45 \$50

BEST-made clothes don't just happen to be better than the ordinary kind.

They are under our own careful supervision from the time the woollens are selected, through every stage of the cutting and construction, until the last small detail is complete.

Their superiority is a result, not of a happy chance, but of careful planning.

MEN'S TAN NORWEGIAN GRAIN BROGUE OXFORDS \$8.50

5th AVENUE AT 35th ST. **Best & Co.** FIFTH FLOOR

Lord & Taylor
ESTABLISHED 1856

Infant's Wardrobe "B" for \$100.

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